

REMARKS

Applicants submit the following Supplemental Amendment pursuant to a telephone discussion with Examiner Rapillo and Examiner Morgan on December 9, 2008.

Applicants representative thank Examiner Rapillo and Examiner Morgan for courtesies extended in granting and conducting the telephone discussion. While no resolution was reached, Applicants submit the Supplemental Amendment to address concerns discussed during the telephone interview.

Independent claims 1, 13 and 14 have been amended. Independent claim 15 has been cancelled as being duplicative. Dependent claims 4-6, 8, 10-11 and 16-20 have been amended. Dependent claim 2 has been cancelled.

Claim 1 has been amended to recite limitations previously noted in claim 2. Claims 1, 13 and 14 have been amended indicate the method steps are performed via a computer. Claims 1, 13 and 14 have also been amended to add clarifying language regarding the claimed scope of the present application.

Claims 4-6, 8 and 10-11 are amended to update dependency in view of the cancellation of claim 2. Claims 16-20 are update to depend from claim 14 in view of the cancellation of claim 15.

Applicants further note for clarification that the present amendments are made relative to the claims previously pending prior to the April 29, 2008 Office Action.

As understood from the context of the telephone discussion, Applicants intent with the Supplemental Amendment is to address 3 areas of concern: (1) 35 U.S.C.

s101 issues; (2) confusion regarding the language of claim 1; and (3) a determination of “how” the premium or death benefit is computed.

Applicants add the language “via a computer” to overcome the 35 U.S.C. s101 issues.

Applicants amend claim 1 to expressly indicate that the electronic determination step accounts for the potential payor’s affiliation as a member and the offering step is an offer to the potential payor a policy having the waiver of premium as claimed. Applicants submit the amended language corrects any confusion and expressly recites the claimed invention.

Applicants include the limitations of claim 2 into claim 1 to explicitly recite “how” the premium or death benefit is computed, including based on a probability associated with an incidence of an event that triggers that triggers the waiver of premium feature.

Where applicable, these issues are also addressed in the other Independent claims 13 and 14.

For the sake of brevity, Applicants re-iterate the previously offered positions in the first-filed Amendment regarding the rejection of the pending claims and the failure of the prior art to teach or suggest all of the claimed limitations.

Applicants respectfully request that the Examiner withdraw all rejections and objections, and allowance of all the pending claims is respectfully solicited.

To expedite prosecution of this application to allowance, the examiner is invited to call the Applicants' undersigned representative to discuss any issues relating to this application.

Dated: December 11, 2008

THIS CORRESPONDENCE IS BEING SUBMITTED
ELECTRONICALLY THROUGH THE PATENT AND
TRADEMARK OFFICE EFS FILING SYSTEM ON
December 11, 2008.

Respectfully submitted,



Timothy J. Bechen
Reg. No. 48,126

Ostrow, Kaufman & Frankl, LLP

Customer No. 61834